

UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan
211 West Fort Street
Detroit, MI 48226

Case No.: 24-41956-mar
Chapter: 13

In Re: (NAME OF DEBTOR(S))

Brandon Heitmann
60749 Forest Creek Dr
Washington Twp., MI 48094

Social Security No.:

xxx-xx-8602

Employer's Tax I.D. No.:

NOTICE OF REQUIREMENT TO FILE A CERTIFICATION ABOUT A FINANCIAL MANAGEMENT COURSE

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge. Pursuant to Rule 1007(b)(7) of the Federal Rules of Bankruptcy Procedure, the debtor(s) must complete and file a **Certification About a Financial Management Course (Official Form 423)*** as described in 11 U.S.C. § 111.

Debtor(s) and/or debtor(s)' attorney is/are hereby notified that **Official Form 423** must be filed before a discharge can be entered. Debtor(s) and/or debtor(s)' attorney is/are hereby notified that in a chapter 13 case the debtor(s) must file Official Form 423 no later than the date when the last payment was made by the debtor as required by the plan under § 1328(b) of the Code.

Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the **Official Form 423**, the debtor(s) must pay the full reopening fee due for filing the motion.

Dated: 4/16/24

BY THE COURT

Todd M. Stickle , Clerk of Court
U.S. Bankruptcy Court

* NOTE: The court will accept Official Form 423 (Certification About a Financial Management Course) or the Personal Financial Management Certificate provided by an approved course provider to satisfy the requirement under Federal Rules of Bankruptcy Procedure 1007(b)(7).

United States Bankruptcy Court
Eastern District of Michigan

In re:
Brandon Heitmann
Debtor

Case No. 24-41956-mar
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0645-2
Date Rcvd: Apr 16, 2024

User: admin
Form ID: 13perfin

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2024:

Recip ID	Recipient Name and Address
db	+ Brandon Heitmann, 60749 Forest Creek Dr, Washington Twp., MI 48094-1846

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2024 at the address(es) listed below:

Name	Email Address
Greg Dickinson	on behalf of Creditor United States of America (IRS) gregory.dickinson@usdoj.gov gdickinson@usa.doj.gov;karen.ducharme@usdoj.gov;sdelozier@usa.doj.gov;Mgangler@usa.doj.gov;Aida.Garmo@usdoj.gov;Cas eView.ECF@usdoj.gov
Heather L. Donald	on behalf of Creditor State of Michigan Department of Treasury donalddh@michigan.gov
Heather R. Burnard	on behalf of Creditor Associated Bank EasternECF@Trottlaw.com
John F. Harrington	on behalf of Attorney Law Offices of John F. Harrington AttysHarrington@comcast.net
Krispen S. Carroll	notice@det13ksc.com
Michael I. Zousmer	

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on behalf of Creditor Citizens Bank N.A. michael@zlawplc.com, tina@zlawplc.com

Robert N. Bassel

on behalf of Debtor Brandon Heitmann bbassel@gmail.com robertbassel@hotmail.com;ecfbassel@gmail.com

S. Thomas Padgett

on behalf of Creditor AmeriCredit Financial Services Inc. Michiganlawyer@aol.com

Scott A. Gies

on behalf of Creditor Associated Bank EasternECF@trottlaw.com

TOTAL: 9